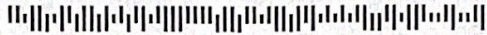


EXHIBIT D

MORTGAGE ACCESS CORP
225 LITTLETON RD
MORRIS PLAINS NJ 07950



09/20/2022

0006533-0034613 0108 002 ----- 455848 scrDiscDefCov



IULIA POTAPOVA
2576 36TH ST APT 2F
ASTORIA NY 11103

Loan Number: 3169316

Dear IULIA POTAPOVA,

Thank you for choosing us for your financial needs. We are following up with you based on your recent application for credit.

A credit score is one of the factors that we use in calculating an interest rate. In an effort to keep you informed, we have provided you with the credit score(s) that we used in assessing your application. You will also be able to compare your score with other consumers in the United States.

If you do not have a credit score, the consumer reporting agencies may not have enough information about your credit history to calculate a score.

Please review the attached information to help you understand what credit scores are and why they are important.

We appreciate your business and the opportunity to serve you.

Sincerely,

MORTGAGE ACCESS CORP



225 LITTLETON RD
MORRIS PLAINS, NJ 07950

MORTGAGE ACCESS CORP
Your Credit Score and the Price
You Pay for Credit

Reference Number: 722263140258841

Applicant

IULIA POTAPOVA
2576 36TH ST APT 2F
ASTORIA, NY 11103

Your Credit Score

Your credit score	+720 Source: Experian Date: 09/20/2022	+692 Source: Equifax Date: 09/20/2022	+682 Source: TransUnion Date: 09/20/2022
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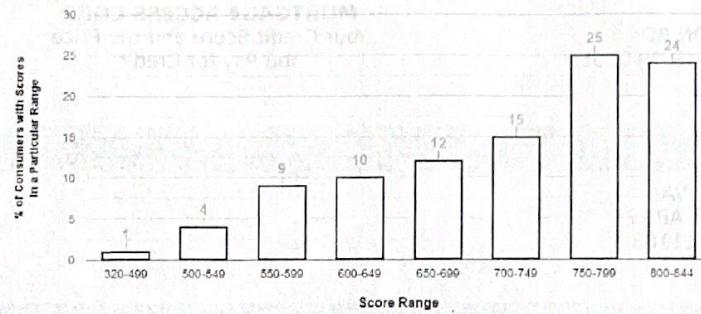
Understanding Your Credit Score

What you should know about credit scores	Your credit score is a number that reflects the information in your credit report.
	Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.
	Your credit score can change, depending on how your credit history changes.
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	Experian scores range from a low of 320 to a high of 844.
	Equifax scores range from a low of 334 to a high of 818.
	TransUnion scores range from a low of 309 to a high of 839.
	Generally, the higher your score, the more likely you are to be offered better credit terms.

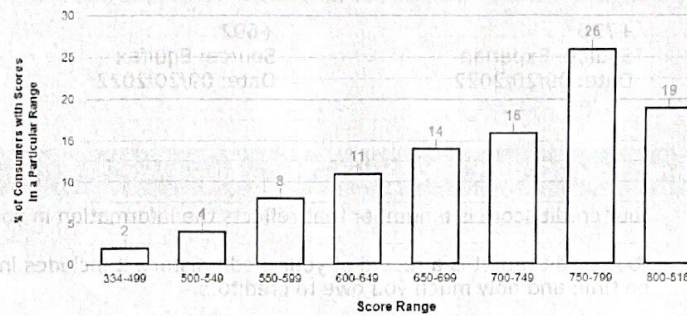


How your score compares to the scores of other consumers

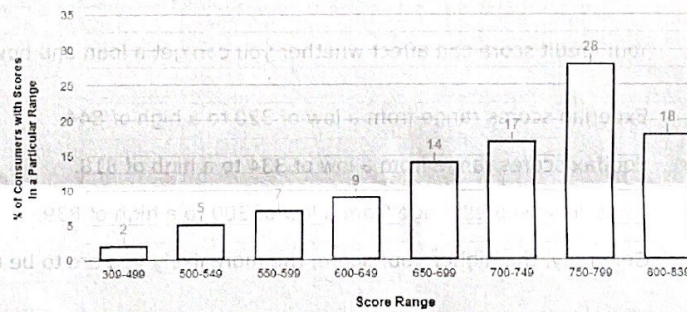
Experian



Equifax



TransUnion



Key factors that adversely affected your credit score

Experian

PROPORTION OF BALANCE TO HIGH CREDIT ON REVOLVING ACCOUNTS
LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED
LEVEL OF DELINQUENCY ON ACCOUNTS
AMOUNT OWED ON ACCOUNTS IS TOO HIGH
THE NUMBER OF INQUIRIES HAS ADVERSELY AFFECTED THE CREDIT SCORE

Equifax

NUMBER OF ACCOUNTS WITH DELINQUENCY
PROPORTION OF BALANCES TO CREDIT LIMITS TOO HIGH ON REVOLVING ACCOUNTS
LEVEL OF DELINQUENCY ON ACCOUNTS
AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH

TransUnion

NUMBER OF ACCOUNTS WITH DELINQUENCY
PROPORTION OF REVOLVING BALANCES TO REVOLVING CREDIT LIMITS IS TOO HIGH
LACK OF RECENT INSTALLMENT LOAN INFORMATION
AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH

Checking Your Credit Report

What if there are mistakes in your credit report?	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>	
How can you obtain a copy of your credit report?	<p>Under Federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report---</p>	
	By telephone:	Call toll-free: 1-877-322-8228
	On the web:	Visit www.annualcreditreport.com
	By mail:	<p>Mall your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's website at http://www.ftc.gov/bcp/online/include/requestformfinal.pdf) to:</p> <p>Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
How can you get more information?	<p>For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore.</p>	

Notice To The Home Loan Applicant

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

Contact Information for Credit Reporting Agencies

Equifax Information Services, LLC
PO Box 740256
Atlanta, GA 30374-0241
800-203-7843
www.equifax.com

Experian Information Solutions, Inc.
PO Box 4500
Allen, TX 75013
855-246-9409
www.experian.com

TransUnion Consumer Solutions
PO Box 2000
Chester, PA 19016
800-916-8800
www.transunion.com

